

How to Apply

Program applications are accepted continuously and will be reviewed on a first-ready, first-serve basis until funding has been exhausted.

If funding is unavailable, the applicant will be placed on a waitlist and contacted when more funding is available.

Applications and additional program information is available upon request.



Contractors Wanted!



SIMPCO is seeking qualified contractors to participate in their housing rehab program. If you are interested in participating in our bid process for future projects, please contact Jenny at 712-279-6286.

Contact Us

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Sioux City, IA 51106

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simpco

Western Iowa Community Improvement Regional Housing Trust Fund

Owner-Occupied Repair
Housing Program



Designed to help low-to-moderate income homeowners maintain their homes in safe, healthy, and livable conditions.

Service area includes Cherokee, Ida, Monona, Plymouth, and Woodbury counties in Iowa (excluding Sioux City)

Program Requirements

- 1 All households assisted shall have a gross annual income under 80% of the county SHTF income limit (*see table*)
- 2 Property must be located within Cherokee, Ida, Monona, Plymouth, or Woodbury County (excluding Sioux City).
- 3 Property must be a single-family unit.
- 4 Applicants shall own and occupy the property to be assisted and shall be current on taxes, utilities, mortgage payments, and must have homeowner's insurance.
- 5 Homeowner must agree to a five (5) year forgivable deed restriction for the amount of funding provided. Amount is reduced 1/60 for every month the homeowner resides in home.
- 6 Applicants are required to provide detailed financial information for any person 18+ in the household.

Our Mission

To further the preservation and development of affordable housing and grow affordable housing opportunities for low-to-moderate income households in the service area of Cherokee, Ida, Monona, Plymouth and Woodbury counties. (*excluding Sioux City*)

Eligible Repairs

Repair or replacement of heating, electrical, plumbing systems, roofing, windows, ADA accessibility, and other repair necessary to address substandard health or safety conditions.

Ineligible Repairs

Kitchen appliances, landscaping, additions, sheds, garages, fireplaces, patios, decks, fences, water softeners, sidewalks, and any cosmetic work (*unless deemed hazardous*)



Maximum Income Limits

	1 Person	2 Person	3 Person
Cherokee	52,950	60,500	68,050
Ida	48,550	55,500	62,450
Monona	48,550	55,500	62,450
Plymouth	55,950	63,950	71,950
Woodbury	51,800	59,200	66,600

All information is kept confidential.

Use of all funding shall meet the requirements of the funding source.